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GOVERNOR

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COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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BETH LINDSTROM
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JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

To: Top 25 Homeowners Insurers in Massachusetts
and the MPIUA (FAIR Plan)

From: Kevin Beagan, Director of the State Rating Bureau

Re: Massachusetts General Law Chapter 175, §4B
Data Reporting Requirements

Date: April 14, 2005

As you should be aware, Chapter 175, Section 4B of the Massachusetts General Laws requires certain statistical reporting by the twenty-five admitted insurers with the largest homeowners insurance market share in Massachusetts, and by the Massachusetts Property Insurance Underwriting Association (FAIR Plan). The "top twenty-five insurers" are those twenty-five insurance groups with the largest homeowners insurance market shares in Massachusetts based upon statewide written premium for the most recent calendar year, i.e., 2004. Refer to Exhibit A for a listing of the top twenty-five insurers.

HOMEOWNERS TOP TWENTY-FIVE INSURER REPORTING REQUIREMENTS:

General Requirements

The top twenty-five insurers' (and the FAIR Plan's) submissions are requested to be made the beginning of June 2005, for calendar year 2004 experience. The submissions must be provided using the prescribed format. Submissions should be addressed as follows:

State Rating Bureau
Massachusetts Division of Insurance
One South Station
Boston, Massachusetts 02110-2208

Attention: Gerald Condon

e-mail: gerald.condon@state.ma.us

Exhibit 4

Top 25 Insurers and the FAIR Plan

Each of the top twenty-five insurers and the FAIR Plan are required to submit data on cancellations and non-renewals to the Massachusetts Division of Insurance under M.G.L. c. 175, § 4B. The required data elements should be submitted in an Excel spreadsheet file. The Excel spreadsheet file may be submitted electronically via e-mail, on CD-Rom or a 3.5" diskette. Any submission should include the following fields in the order listed below:

Company: Report the five digit NAIC company number.

Zip Code: Report the appropriate five digit zip code (refer to Exhibit B). **Include an entry for each listed zip code even if there is zero experience for the zip code. The zero entries are necessary in order to combine the experience of individual companies within your group and to compile an aggregate total for the top twenty-five insurers.**

Calendar Year: Report the applicable calendar year. For example, report "2004".

Number of Policies in Force: Report the number of policies in force as of December 31 of the 2004 calendar year.

Total Number of Cancellations: Report the number of policies canceled during the 2004 calendar year. A cancellation occurs during the policy term.

Total Number of Non-Renewals: Report the number of policies not renewed during the 2004 calendar year. A non-renewal occurs when a policy expires.

Number of Insurer-Initiated Cancellations: Report the number of cancellations during the 2004 calendar year that were initiated by the insurer, excluding those canceled by the insurer for non-payment of premium.

Number of Insurer-Initiated Non-Renewals: Report the number of non-renewals during the 2004 calendar year that were initiated by the insurer, excluding those non-renewed by the insurer for non-payment of premium.

Number of Insurer-Initiated Non-Renewals (claims frequency): Report the number of non-renewals during the 2004 calendar year that were initiated by the insurer because of claim frequency.

Note: Failure by an insurer to provide any of the above data items must be accompanied by a detailed explanation as to the reason (s) for that failure.

Massachusetts Calendar Year 2004 Homeowners Multi Peril Insurance
Top Twenty-Five Insurer Groups Based Upon Premium Written

Allianz Ins Grp
Allmerica Financial Corp
Amica Mut Grp
Andover Grp
Arbella Ins Grp
Barnstable Grp
Chubb & Son Inc
CNA Ins Grp
Commerce Grp Inc
Harleysville Grp
Hingham Mut Grp
Liberty Mut Grp
Metropolitan Grp
Natl Grange Mut Ins Grp
Norfolk & Dedham Grp
Plymouth Rock Ins Grp
Preferred Mut Ins Co
Providence Grp
Quincy Mut Grp
Safety Grp (The)
St Paul Travelers Grp
Union Mut VT
United Services Automobile Asn Grp
Vermont Mut Grp
White Mountains Grp

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02630	BARNSTABLE	BARNSTABLE
02631	BREWSTER	BARNSTABLE
02532	BUZZARDS BAY	BARNSTABLE
02542	BUZZARDS BAY	BARNSTABLE
02534	CATAUMET	BARNSTABLE
02632	CENTERVILLE	BARNSTABLE
02634	CENTERVILLE	BARNSTABLE
02636	CENTERVILLE	BARNSTABLE
02633	CHATHAM	BARNSTABLE
02635	COTUIT	BARNSTABLE
02637	CUMMAQUID	BARNSTABLE
02638	DENNIS	BARNSTABLE
02639	DENNISPORT	BARNSTABLE
02641	EAST DENNIS	BARNSTABLE
02536	EAST FALMOUTH	BARNSTABLE
02643	EAST ORLEANS	BARNSTABLE
02537	EAST SANDWICH	BARNSTABLE
02642	EASTHAM	BARNSTABLE
02540	FALMOUTH	BARNSTABLE
02541	FALMOUTH	BARNSTABLE
02644	FORESTDALE	BARNSTABLE
02645	HARWICH	BARNSTABLE
02646	HARWICHPORT	BARNSTABLE
02601	HYANNIS	BARNSTABLE
02647	HYANNISPORT	BARNSTABLE
02648	MARSTONS MILLS	BARNSTABLE
02649	MASHPEE	BARNSTABLE
02553	MONUMENT BEACH	BARNSTABLE
02650	NORTH CHATHAM	BARNSTABLE
02651	NORTH EASTHAM	BARNSTABLE
02556	NORTH FALMOUTH	BARNSTABLE
02652	NORTH TRURO	BARNSTABLE
02653	ORLEANS	BARNSTABLE
02655	OSTERVILLE	BARNSTABLE
02559	POCASSET	BARNSTABLE
02657	PROVINCETOWN	BARNSTABLE
02561	SAGAMORE	BARNSTABLE
02562	SAGAMORE BEACH	BARNSTABLE
02563	SANDWICH	BARNSTABLE
02565	SILVER BEACH	BARNSTABLE
02659	SOUTH CHATHAM	BARNSTABLE
02660	SOUTH DENNIS	BARNSTABLE
02661	SOUTH HARWICH	BARNSTABLE
02662	SOUTH ORLEANS	BARNSTABLE
02663	SOUTH WELLFLEET	BARNSTABLE
02664	SOUTH YARMOUTH	BARNSTABLE
02666	TRURO	BARNSTABLE

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<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02667	WELLFLEET	BARNSTABLE
02668	WEST BARNSTABLE	BARNSTABLE
02669	WEST CHATHAM	BARNSTABLE
02670	WEST DENNIS	BARNSTABLE
02574	WEST FALMOUTH	BARNSTABLE
02671	WEST HARWICH	BARNSTABLE
02672	WEST HYANNISPORT	BARNSTABLE
02673	WEST YARMOUTH	BARNSTABLE
02543	WOODS HOLE	BARNSTABLE
02675	YARMOUTHPORT	BARNSTABLE
02743	ACUSHNET	BRISTOL
02720	FALL RIVER	BRISTOL
02721	FALL RIVER	BRISTOL
02722	FALL RIVER	BRISTOL
02723	FALL RIVER	BRISTOL
02724	FALL RIVER	BRISTOL
02740	NEW BEDFORD	BRISTOL
02741	NEW BEDFORD	BRISTOL
02742	NEW BEDFORD	BRISTOL
02744	NEW BEDFORD	BRISTOL
02745	NEW BEDFORD	BRISTOL
02746	NEW BEDFORD	BRISTOL
02725	SOMERSET	BRISTOL
02535	CHILMARK	DUKES
02713	CUTTYHUNK	DUKES
02539	EDGARTOWN	DUKES
02552	MENEMSHA	DUKES
02557	OAK BLUFFS	DUKES
02568	VINEYARD HAVEN	DUKES
02573	WEST CHOP	DUKES
02575	WEST TISBURY	DUKES
01840	LAWRENCE	ESSEX
01841	LAWRENCE	ESSEX
01842	LAWRENCE	ESSEX
01843	LAWRENCE	ESSEX
01901	LYNN	ESSEX
01902	LYNN	ESSEX
01903	LYNN	ESSEX
01905	LYNN	ESSEX
01910	LYNN	ESSEX
01904	LYNN	ESSEX
01151	INDIAN ORCHARD	HAMPDEN
01101	SPRINGFIELD	HAMPDEN
01102	SPRINGFIELD	HAMPDEN
01103	SPRINGFIELD	HAMPDEN
01104	SPRINGFIELD	HAMPDEN
01105	SPRINGFIELD	HAMPDEN

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<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
01108	SPRINGFIELD	HAMPDEN
01109	SPRINGFIELD	HAMPDEN
01111	SPRINGFIELD	HAMPDEN
01114	SPRINGFIELD	HAMPDEN
01115	SPRINGFIELD	HAMPDEN
01118	SPRINGFIELD	HAMPDEN
01133	SPRINGFIELD	HAMPDEN
01138	SPRINGFIELD	HAMPDEN
01139	SPRINGFIELD	HAMPDEN
01144	SPRINGFIELD	HAMPDEN
01152	SPRINGFIELD	HAMPDEN
01199	SPRINGFIELD	HAMPDEN
01107	SPRINGFIELD	HAMPDEN
01119	SPRINGFIELD	HAMPDEN
01128	SPRINGFIELD	HAMPDEN
01129	SPRINGFIELD	HAMPDEN
02138	CAMBRIDGE	MIDDLESEX
02139	CAMBRIDGE	MIDDLESEX
02140	CAMBRIDGE	MIDDLESEX
02141	CAMBRIDGE	MIDDLESEX
02142	CAMBRIDGE	MIDDLESEX
02238	CAMBRIDGE	MIDDLESEX
02239	CAMBRIDGE	MIDDLESEX
01850	LOWELL	MIDDLESEX
01851	LOWELL	MIDDLESEX
01852	LOWELL	MIDDLESEX
01853	LOWELL	MIDDLESEX
01854	LOWELL	MIDDLESEX
02143	SOMERVILLE	MIDDLESEX
02144	SOMERVILLE	MIDDLESEX
02145	SOMERVILLE	MIDDLESEX
02554	NANTUCKET	NANTUCKET
02584	NANTUCKET	NANTUCKET
02564	SIASCONSET	NANTUCKET
02301	BROCKTON	PLYMOUTH
02302	BROCKTON	PLYMOUTH
02303	BROCKTON	PLYMOUTH
02304	BROCKTON	PLYMOUTH
02305	BROCKTON	PLYMOUTH
02558	ONSET	PLYMOUTH
02134	ALLSTON	SUFFOLK
02101	BOSTON	SUFFOLK
02102	BOSTON	SUFFOLK
02103	BOSTON	SUFFOLK
02104	BOSTON	SUFFOLK
02105	BOSTON	SUFFOLK
02106	BOSTON	SUFFOLK

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02107	BOSTON	SUFFOLK
02108	BOSTON	SUFFOLK
02109	BOSTON	SUFFOLK
02110	BOSTON	SUFFOLK
02111	BOSTON	SUFFOLK
02112	BOSTON	SUFFOLK
02113	BOSTON	SUFFOLK
02114	BOSTON	SUFFOLK
02116	BOSTON	SUFFOLK
02117	BOSTON	SUFFOLK
02118	BOSTON	SUFFOLK
02119	BOSTON	SUFFOLK
02120	BOSTON	SUFFOLK
02121	BOSTON	SUFFOLK
02122	BOSTON	SUFFOLK
02123	BOSTON	SUFFOLK
02127	BOSTON	SUFFOLK
02128	BOSTON	SUFFOLK
02133	BOSTON	SUFFOLK
02163	BOSTON	SUFFOLK
02196	BOSTON	SUFFOLK
02199	BOSTON	SUFFOLK
02201	BOSTON	SUFFOLK
02202	BOSTON	SUFFOLK
02203	BOSTON	SUFFOLK
02204	BOSTON	SUFFOLK
02205	BOSTON	SUFFOLK
02206	BOSTON	SUFFOLK
02207	BOSTON	SUFFOLK
02208	BOSTON	SUFFOLK
02209	BOSTON	SUFFOLK
02210	BOSTON	SUFFOLK
02211	BOSTON	SUFFOLK
02212	BOSTON	SUFFOLK
02215	BOSTON	SUFFOLK
02216	BOSTON	SUFFOLK
02217	BOSTON	SUFFOLK
02241	BOSTON	SUFFOLK
02266	BOSTON	SUFFOLK
02283	BOSTON	SUFFOLK
02284	BOSTON	SUFFOLK
02293	BOSTON	SUFFOLK
02295	BOSTON	SUFFOLK
02297	BOSTON	SUFFOLK
02115	BOSTON	SUFFOLK
02124	BOSTON	SUFFOLK
02125	BOSTON	SUFFOLK

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02222	BOSTON	SUFFOLK
02135	BRIGHTON	SUFFOLK
02129	CHARLESTOWN	SUFFOLK
02150	CHELSEA	SUFFOLK
02228	EAST BOSTON	SUFFOLK
02136	HYDE PARK	SUFFOLK
02130	JAMAICA PLAIN	SUFFOLK
02126	MATTAPAN	SUFFOLK
02137	READVILLE	SUFFOLK
02151	REVERE	SUFFOLK
02131	ROSLINDALE	SUFFOLK
02132	WEST ROXBURY	SUFFOLK
02152	WINTHROP	SUFFOLK
01611	CHERRY VALLEY	WORCESTER
01612	PAXTON	WORCESTER
01601	WORCESTER	WORCESTER
01602	WORCESTER	WORCESTER
01603	WORCESTER	WORCESTER
01604	WORCESTER	WORCESTER
01605	WORCESTER	WORCESTER
01606	WORCESTER	WORCESTER
01607	WORCESTER	WORCESTER
01608	WORCESTER	WORCESTER
01609	WORCESTER	WORCESTER
01610	WORCESTER	WORCESTER
01613	WORCESTER	WORCESTER
01614	WORCESTER	WORCESTER
01615	WORCESTER	WORCESTER
01653	WORCESTER	WORCESTER
01654	WORCESTER	WORCESTER
01655	WORCESTER	WORCESTER